

**Information to identify the case:**

|   |                                  |  |
|---|----------------------------------|--|
| Debtor 1  | Brenda E. Murray                 | Social Security number or ITIN xxx-xx-4100 |
|   | First Name Middle Name Last Name | EIN -----                                  |
| Debtor 2<br>(Spouse, if filing)                       | First Name Middle Name Last Name | Social Security number or ITIN -----       |
|   | First Name Middle Name Last Name | EIN -----                                  |
| United States Bankruptcy Court District of New Jersey |                                  |  |
| Case number: 19-16843-JKS                             |                                  |  |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brenda E. Murray

8/1/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brenda E. Murray  
Debtor

Case No. 19-16843-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Aug 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2019.

db +Brenda E. Murray, 40 Conger Street, Apt. 408A, Bloomfield, NJ 07003-3322  
518162701 +Atlantic Health System, PO Box 21385, New York, NY 10087-1385  
518162702 +Bank of America, PO Box 15796, Wilmington, DE 19886-5796  
518162704 +Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007  
518162705 +Clara Maass Emer Med Assoc, PO Box 80236, Philadelphia, PA 19101-1236  
518162707 +Dr. Leonidas M. Pritsiolas, MD, 94 Old Short Hills Road, Livingston, NJ 07039-5672  
518162708 +Imaging Consultants of Essex, PO Box 1733, Frederick, MD 21702-0733  
518162709 +Jody Kaufman, DO, PO Box 28053, New York, NY 10087-8053  
518162710 +Naiman Jeffrey MD, 1 Clara Maass Dr, Belleville, Belleville, NJ 07109-3550  
518162713 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066  
518162714 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
518162716 +Quest Diagnostics, PO Box 64196, Baltimore, MD 21264-0001  
518162717 +Rakesh Abbi, MD, 5755 Hoover Blvd., Tampa, FL 33634-5340  
518162718 +Ramapo Valley Anesthesia, PO Box 4640, Rutherford, NJ 07070-0464  
518162719 +St. Mary's Hospital, PO Box 536523, Pittsburgh, PA 15253-5907

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2019 00:28:57 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 02 2019 00:28:53 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: RMSC.COM Aug 02 2019 03:43:00 Synchrony Bank, c/o PRA Receivables Management, LL,  
POB 41021, Norfolk, VA 23541-1021  
518162700 +EDI: AMEREXPR.COM Aug 02 2019 03:43:00 American Express, PO Box 1270,  
Newark, NJ 07101-1270  
518162703 +EDI: TSYS2.COM Aug 02 2019 03:43:00 Barclays, PO Box 13337, Philadelphia, PA 19101-3337  
518162706 +E-mail/Text: ebn@rwjh.org Aug 02 2019 00:29:23 Clara Maass Medical Center, PO Box 29948,  
New York, NY 10087-9948  
518162711 +EDI: NAVIENTFKASMSERV.COM Aug 02 2019 03:43:00 Navient, PO Box 9640,  
Wilkes Barre, PA 18773-9640  
518165785 +EDI: RMSC.COM Aug 02 2019 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518162720 +EDI: RMSC.COM Aug 02 2019 03:43:00 Synchrony Bank, PO Box 960061,  
Orlando, FL 32896-0061  
518162721 EDI: TFSR.COM Aug 02 2019 03:43:00 Toyota Financial Services, PO Box 5855,  
Carol Stream, IL 60197

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518162712\* +Navient, PO Box 9640, Wilkes Barre, PA 18773-9640  
518162715\* +PNC Bank, PO Box 856177, Louisville, KY 40285-6177

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,  
rgaydos@rltlawfirm.com

Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Aug 01, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Michael Schwartzberg on behalf of Debtor Brenda E. Murray michael@jerseylaws.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5